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ATTORNEY DOCKET NO. 05793.3032

**Box PATENT APPLICATION**  
**Assistant Commissioner for Patents**  
**Washington, D.C. 20231**

New U.S. Patent Application  
Title: **SYSTEMS, METHODS, AND APPARATUS FOR  
INSTANT ISSUANCE OF A CREDIT CARD**  
Inventors: Richard Jaros et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 22 pages, including 5 independent claims and 14 claims total.
2. Drawings - 10 sheets of drawings (Figures 1-10).
3. Declaration and Power of Attorney
4. Assignment
5. Check for \$750.00 (including filing fee for \$710.00 and \$40.00 for Assignment recording fee).

Please address all correspondence with respect to this application to:

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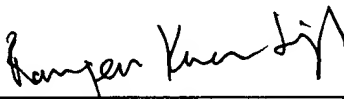
This application is being filed under the provisions of 37 C.F.R. § 1.53(f). Applicants await notification from the Patent and Trademark Office of the time set for filing the Declaration.

Please accord this application a serial number and filing date.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By:   
Ranjeet K. Singh  
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RKS/vjw  
Enclosures